

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re:	JOY MICHELLE SHORT	§	Case No.: 09-39610
		§	
		§	
		§	
		§	
		§	
	Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/22/2009.
- 2) This case was confirmed on 01/20/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 06/09/2010.
- 6) Number of months from filing to the last payment: 8
- 7) Number of months case was pending: 11
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 3,850.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 1,950.00
Less amount refunded to debtor	\$ 130.00
<b>NET RECEIPTS</b>	<b>\$ 1,820.00</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 1,400.72
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 126.75
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** \$ 1,527.47

Attorney fees paid and disclosed by debtor \$ 100.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
MIDWEST TITLE LOANS	SECURED	1,130.00	1,073.18	1,073.18	282.45	10.08
AMERICAN GENERAL FIN	UNSECURED	40.00	90.00	90.00	.00	.00
APPLIED BANK	UNSECURED	1,165.00	1,165.83	1,165.83	.00	.00
AT&T	UNSECURED	691.00	NA	NA	.00	.00
AT&T	OTHER	.00	NA	NA	.00	.00
ATG CREDIT LLC	UNSECURED	50.00	NA	NA	.00	.00
AVENUE	UNSECURED	165.00	NA	NA	.00	.00
CAPITAL ONE BANK USA	UNSECURED	1,537.00	1,578.09	1,578.09	.00	.00
CAPITAL ONE	OTHER	.00	NA	NA	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	961.00	961.42	961.42	.00	.00
CAPITAL ONE	OTHER	.00	NA	NA	.00	.00
CHARTER ONE	UNSECURED	3,750.00	NA	NA	.00	.00
COMCAST	UNSECURED	297.00	NA	NA	.00	.00
CONSUMER PORTFOLIO S	UNSECURED	4,068.00	4,494.40	4,494.40	.00	.00
DES PLAINES RADIOLOG	UNSECURED	50.00	NA	NA	.00	.00
ECONOMY INTERIORS	UNSECURED	576.00	NA	NA	.00	.00
EQUIFAX	OTHER	.00	NA	NA	.00	.00
EXPERIAN	OTHER	.00	NA	NA	.00	.00
AIS SVC LLC	UNSECURED	616.00	616.43	616.43	.00	.00
FIRST CASH	OTHER	.00	NA	NA	.00	.00
GREGORY EMERGENCY PH	UNSECURED	226.00	NA	NA	.00	.00
MIDLAND CREDIT MANAG	UNSECURED	662.00	665.14	665.14	.00	.00
HSBC CARD SERVICES I	OTHER	.00	NA	NA	.00	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
ILLINOIS STATE HIGHW	UNSECURED	70.00	NA	NA	.00	.00
MCM DEPT 12421	UNSECURED	700.00	NA	NA	.00	.00
MEIJER	UNSECURED	363.00	NA	NA	.00	.00
PAY DAY LOAN STORE	UNSECURED	2,000.00	NA	NA	.00	.00
JEFFERSON CAPITAL SY	UNSECURED	471.00	397.53	397.53	.00	.00
PREMIER BANKCARD	OTHER	.00	NA	NA	.00	.00
SAGE TELECOM INC	UNSECURED	236.00	236.14	236.14	.00	.00
TELECHECK	UNSECURED	500.00	NA	NA	.00	.00
TELECHECK SERV	OTHER	.00	NA	NA	.00	.00
TRANS UNION	OTHER	.00	NA	NA	.00	.00
MACK INDUSTRIES	OTHER	.00	NA	NA	.00	.00
T-MOBILE/T-MOBILE US	UNSECURED	NA	387.31	387.31	.00	.00
GREAT LAKES HIGHER E	UNSECURED	NA	7,056.35	7,056.35	.00	.00
ASSET ACCEPTANCE LLC	UNSECURED	NA	602.50	602.50	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	1,073.18	282.45	10.08
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	1,073.18	282.45	10.08
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	18,251.14	.00	.00

**Disbursements:**

Expenses of Administration	\$ 1,527.47	
Disbursements to Creditors	\$ 292.53	
<b>TOTAL DISBURSEMENTS:</b>		\$ 1,820.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/27/2010

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.